



Wisconsin Health Insurance Risk Sharing Plan (HIRSP)

Division of Health Care Financing
Department of Health and Family Services
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How Do the Changes in State Law Affect Me as a Current Health Insurance Risk Sharing Plan (HIRSP) Policyholder?

1. Effective May 15, 2006, State law requires that you must be enrolled in Medicare Part A, Part B and Part D in order to be eligible for Plan 2. It is critical that you notify HIRSP with the effective date of your Medicare Part D coverage.
2. If you choose not to apply for Medicare Part D by May 15, 2006, you have the choice to change your coverage to HIRSP Plan 1 Option A or Plan 1, Option B. Compared to Plan 2, these plans have medical coinsurance requirements and higher premiums, medical deductibles and drug coinsurance amounts. HIRSP will continue to coordinate benefits and pay secondary to your Medicare Parts A and B coverage.
3. If by May 15, 2006, we do not receive your response regarding your Medicare Part D Plan enrollment or your request to change to HIRSP Plan 1, your HIRSP Plan 2 coverage will automatically terminate effective July 1, 2006.
4. If your HIRSP coverage is terminated, you will not be able to re-apply for HIRSP for 12 months. At that time, you will need to fill out a new application and will need to meet eligibility requirements. If during those 12 months you turn 65 years old, you will not be able to re-apply for HIRSP.
5. For Plan 2 policyholders, in order for your drugs to be payable by HIRSP, your drug must be covered on your Medicare Part D Prescription Drug Plan formulary. HIRSP will pay secondary after Medicare Part D has paid.
6. Medicare has certain drugs that are not included in their standard Medicare prescription drug coverage and Medicare will not pay for them. HIRSP will pay for these drugs if they are on HIRSP's formulary. These Medicare excluded drugs are listed below.

Benzodiazepines:

Alprazolam
Chlorodiazepoxide
Clonazepam
Clorazepate
Diazepam
Halazepam
Lorazepam
Oxazepam

Barbiturates:

Mephobarbital
Phenobarbital
Amobarbital
Aprobarbital
Butabarbital
Pentobarbital
Secobarbital

Vitamins, Over the Counter medications, Cosmetic agents, Smoking Deterrents, Fertility Drugs, Anti-obesity or Anorexic (weight loss drugs)

For more information about HIRSP, visit our Web site at:
<http://dhfs.wisconsin.gov/hirsp>

7. For Plan 2 policyholders, you will still be responsible for your HIRSP drug coinsurance amounts up to the annual \$125 coinsurance out of pocket maximum even though you are enrolled in Part D.

HIRSP Customer Service will be contacting you in the next two weeks to answer any questions you may have.

Listed below are two agencies that can provide you additional help with your Medicare Part D questions and decisions.

- Disability Rights Wisconsin
Disability Drug Benefit Helpline: 1-800-926-4862 (under age 60)
- Coalition of Wisconsin Aging Groups
CWAG Prescription Drug Helpline: 1-866-456-8211 (over age 60)